

EXHIBIT A

Summons	CIVIL DOCKET NO. 22-0046F	Trial Court of Massachusetts The Superior Court 
CASE NAME: <i>Stephen Stock</i>		Michael Joseph Donovan Clerk of Courts Suffolk County
Received at Navient FEB 01 2022		Plaintiff(s) Defendant(s)
Received at Navient		COURT NAME & ADDRESS: SUPERIOR CIVIL COURT SUFFOLK COUNTY COURTHOUSE THREE PEMBERTON SQ. 12th Floor BOSTON, MASSACHUSETTS 02108
THIS SUMMONS IS DIRECTED TO <u>Navient</u> (Defendant's name)		
<p>You are being sued. The Plaintiff(s) named above has started a lawsuit against you. A copy of the Plaintiff's Complaint filed against you is attached to this summons and the original complaint has been filed in the Court.</p> <p>YOU MUST ACT PROMPTLY TO PROTECT YOUR RIGHTS.</p>		
<p>1. You must respond to this lawsuit in writing within 20 days. If you do not respond, the court may decide the case against you and award the Plaintiff everything asked for in the complaint. You will also lose the opportunity to tell your side of the story. You must respond to this lawsuit in writing even if you expect to resolve this matter with the Plaintiff. If you need more time to respond, you may request an extension of time in writing from the Court.</p>		
<p>2. How to Respond. To respond to this lawsuit, you must file a written response with the court and mail a copy to the Plaintiff's Attorney (or the Plaintiff, if unrepresented). You can do this by:</p> <ul style="list-style-type: none"> a) Filing your signed original response with the Clerk's Office for Civil Business, Court (address), by mail or in person AND b) Delivering or mailing a copy of your response to the Plaintiff's Attorney/Plaintiff at the following address: 		
<p>3. What to Include in Your Response. An "Answer" is one type of response to a Complaint. Your Answer must state whether you agree or disagree with the fact(s) alleged in each paragraph of the Complaint. Some defenses, called affirmative defenses, must be stated in your Answer or you may lose your right to use them in court. If you have any claims against the Plaintiff (referred to as counterclaims) that are based on the same facts or transaction described in the Complaint, then you must include those claims in your Answer. Otherwise, you may lose your right to sue the Plaintiff about anything related to this lawsuit. If you want to have your case heard by a jury, you must specifically request a jury trial in your court no more than 10 days after sending your Answer.</p>		

3 (cont). You can also respond to a Complaint by filing a "Motion to Dismiss," if you believe that the complaint is legally invalid or legally insufficient. A Motion to Dismiss must be based on one of the legal deficiencies or reasons listed under Mass. R. Civ. P. 12. If you are filing a Motion to Dismiss, you must also comply with the filing procedures for "Civil Motions" described in the rules of the Court in which the complaint was filed, available at:

www.mass.gov/courts/case-legal-res/rules_of_court

4. Legal Assistance.

You may wish to get legal help from a lawyer. If you cannot get legal help, some basic information for people who represent themselves is available at www.mass.gov/courts/selfhelp.

5. Required Information on All Filings:

The "civil docket number" appearing at the top of this notice is the case number assigned to this case and must appear on the front of your Answer or Motion to Dismiss. You should refer to yourself as the "Defendant."

Witness Hon. Heidi E. Brieger _____, Chief Justice on _____, 20_____. (Seal)

Clerk-Magistrate

Michael Joseph Donovan

Michael Joseph Donovan

Note: The number assigned to the Complaint by the Clerk-Magistrate at the beginning of the lawsuit should be indicated on the summons before it is served on the Defendant.

PROOF OF SERVICE OF PROCESS

I hereby certify that on _____ I served a copy of this summons, together with a copy of the complaint in this action, on the defendant named in this summons, in the following manner (See Mass. R. Civ. P. 4(d)(1-5)):

Dated: _____

Signature: _____

N.B. TO PROCESS SERVER:

PLEASE ENTER THE DATE THAT YOU MADE SERVICE ON THE DEFENDANT IN THIS BOX - BOTH ON THE ORIGINAL SUMMONS AND ON THE COPY OF THE SUMMONS SERVED ON THE DEFENDANT.

Date:

SUFFOLK, ss.

COMMONWEALTH OF MASSACHUSETTS

SUPERIOR COURT

CIVIL ACTION

NO. 22-0046 F

Stephen Stoute
PLAINTIFF(S) (PRINT NAME CLEARLY)

vs.

COMPLAINT

Navient
DEFENDANT(S) (PRINT NAME CLEARLY)

SUFFOLK SUPERIOR COURT
CLERK'S OFFICE

PARTIES

1. Plaintiff(s) reside(s) at 417 Orange St (he lives)
101 JAL-b P 12-41
 in the County of _____
City or Town

2. Defendant(s) reside(s) at Please see the attached cover sheet
 in the County of _____
Street City of Town

FACTS

3. Please see the attached complaint

4. Answer this question **only** if you are seeking a restraining order against the defendant(s):

Have there been any other Court proceedings, criminal or civil, involving you or your family members and the defendant or defendant's family members?

Yes _____

No

If Yes, describe the Court proceeding(s) and its/their status. _____

WHEREFORE, plaintiff demands that:

Please see the attached complaint

SIGNED UNDER THE PENALTIES OF PERJURY.

DATE: 12/21/21

Jeffrey Stoute

Signature of Plaintiff(s)

47 Orange St

Street Address

Chelsea

City/Town

sjstoute@gmail.com

Telephone

This lawsuit is against the Defendant Navient.

Navient reported to the three credit bureaus a default for an alleged debt.

Navient was sent an affidavit regarding the alleged debt, and the details of any contract they alleged to have with the Plaintiff.

The affidavit was notarized and then sent via certified mail.

Navient never responded to either the Notary Public nor I regarding the details of the contract and alleged debt.

A second Affidavit was sent to Navient.

The affidavit was notarized and then sent via certified mail. This affidavit contained a notice of default and an opportunity to cure.

Navient never responded to either the Notary Public nor I the Plaintiff regarding the affidavit.

Navient failed to provide full disclosure of all the details of the alleged debt and contract.

The Notary Public issued a certificate of non – performance/ non – response to Navient.

After the Notary Public issued a certificate of non-performance/ non- response, navient retaliated by defaulting the alleged loan and reporting it as default to lower my credit score and harm my reputation.

Navient was sent a Chapter 93a demand letter. Navient responded in bad faith and outside the 30 day window they was given by law.

The actions conducted by Navient Lowered my credit score, caused me emotional distress and harmed my reputation through the publication of misinformation and libel.

940 CMR 7.07(1) It shall constitute an unfair or deceptive act or practice for a creditor to contact a debtor in any of the following ways

(b) Threatening that nonpayment of a debt will result in

2. Seizure, garnishment, attachment, or sale of any property or wages of any person or the taking of other action requiring judicial order without informing the debtor that there must be in effect a judicial order permitting such action before it can be taken or unless such action is lawful and the creditor intends to take such action; or

3. Any action that cannot legally be taken or that is not intended to be taken.

(f) Initiating communication with a debtor via telephone, either in person or via

text messaging or recorded audio message, in excess of two communication in each seven day period to either the debtor's residence, cellular telephone, or other telephone number provided by the debtor. Navient made two call back to back. The first was made on August 3, 2020 and on August 4, 2020 and also by email as well.

940 CMR 7.04 (m) Stating that the creditor will take any action, including legal action, which in fact is not taken or attempted on such debtor's account, unless an additional payment or a new agreement to pay has occurred within the stated time period. For purposes of 940 CMR 7.04(1)(m), the time period in connection with such statement shall be presumed to expire 14 days from the date the statement is made, unless otherwise indicated by the creditor;

940 CMR 7.07 (2) it shall constitute an unfair or deceptive act or practice to any false or misleading representation in any communication regarding the character, extent or amount of the debt in any legal proceeding.

940 CMR 7.07(8) Any false, deceptive, or misleading representation, communication, or means in connection with the collection of any debt or to obtain any information concerning a debtor.

940 CMR 7.07(10) Any False or misleading representation or implication that the debtor committed any crime or other conduct in order to disgrace the debtor.

940 CMR 7.07(11) Communicating or threatening to communicate to any person credit information which is known or which should be known to be false including, without limitation, the failure to communicate that a debt is disputed.

940 CMR 7.07(12) Any false or misleading representation or implication that documents are legal processes.

940 CMR 7.07(24)

I the plaintiff demand \$8,000,000 in compensation for the emotional distress, libel, damage of my professional and personal reputation and lowering my credit score.

CHELSEA, MA
02150
JAN 27 22
AMOUNT
\$11.40



UNITED STATES
POSTAL SERVICE

1029

18773



Received at
Navient

FEB 01 2022

Received at
Navient

TO:

Navient	
Office of the Customer Advocate	
P.O. Box 4200	
Wilkes-Barre, PA 18443-4200	

FIRST CLASS